

IN THE UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE, DIVISION

IN RE:

CHAPTER: 7

CASE NO.: 3:14-BK-04000-PMG

BRET SNYDER,  
Debtor.

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**ORDER GRANTING MOTION TO DETERMINE SECURED STATUS OF CHASE  
BANK AND STRIPPING LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion to Determine Secured Status of Mortgage Company and to Strip Lien (the "Motion"). The motion was served on all interested parties with the Local Rule 2002-4 negative notice legend informing the parties of their opportunity to object within 30 days of the date of service. No party filed an objection within the time permitted. The Court therefore considers the matter to be unopposed. It is

**ORDERED:**

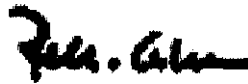
1. The Debtor's Motion to Determine Secured Status of Chase Bank and Strip Lien Effective upon Discharge filed August 29, 2014 is GRANTED.

2. The Value of the real Property is \$150,000.00. Thus because it is undisputed that Green Tree Services, holds a lien on the property superior to that of Chase Bank, in the amount of \$178,170.00, the Debtor has no equity securing the Creditor's obligation; accordingly, the Creditor shall be treated as an unsecured creditor subject to "strip-off" pursuant to 11 U.S.C. §506.

3. The real property (the "Real Property") that is subject to the motion is located at 1465 Foxwood Heights, Jacksonville, Florida, 32226, and more particularly described as follows in the LEGAL DESCRIPTION attached hereto and incorporated herein as Exhibit 1.

4. The mortgage held by, Chase Bank, recorded on, 03/22/2007, at **Book 10456, Page 2426** of the official records Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 7 case; provided, however, that the Court reserved jurisdiction to consider, if appropriate, the avoidance of Chase Bank's lien prior to the entry of the Debtor's discharge.

DONE and ORDERED in Jacksonville, Florida, this 3rd day of October, 2014



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Paul M. Glenn  
United States Bankruptcy Judge

Attorney George J. Beckus is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF FLORIDA.  
JACKSONVILLE DIVISION  
U.D. VOL. 54, NO. 8072

## EXHIBIT 1

That certain piece, parcel or tract of land, situate, lying and being a part of Section 26, Township 1 North, Range 27 East, Duval County, Florida, and being more particularly described as follows: Commencing at the intersection of the centerline of Yellow Bluff Road (a 100-foot right of way as now established by the Office of the County Engineer), with the North line of said Section 26, said point being identified as County centerline station 87+99.07 feet in reference to said County Engineer's right of way map; thence North 89° 20' 50" East along said North line of Section 26, 51 feet to its intersection with the Easterly right of way line of Yellow Bluff Road; thence South 10° 44' 40" West along said Easterly right of way line, 24.58 feet; thence South 89° 13' 40" East, 351.01 feet to a point in the East line of the Northwest 1/4 of the Northwest 1/4 of said Section 26; thence South 00° 01' 20" West along said East line, 1341.15 feet to the Southeast corner of the Northwest 1/4 of the Northwest 1/4 of said Section 26; thence South 0° 23' 20" East, 764.97 feet; thence South 89° 33' 40" West, 212.12 feet for a point of beginning; thence continuing, South 89° 33' 40" West, 100 feet; thence North 00° 01' 20" East, 197.70 feet; thence South 89° 58' 40" East, 71.59 feet to the P.C. of a curve to the left, having a radius of 90 feet; thence around and along said curve, North 83° 38' 34" East, 20 feet (chord bearing and distance); thence South 10° 56' East, 202.61 feet to the point of beginning.

That certain piece, parcel or tract of land, situate, lying and being a part of Section 26, Township 1 North, Range 27 East, Duval County, Florida, and being more particularly described as follows: Commencing at the intersection of the centerline of Yellow Bluff Road (a 100-foot right of way as now established by the Office of the County Engineer), with the North line of said Section 26, said point being identified as County centerline station 87 + 99.07 feet in reference to said County Engineer's right of way map; thence North 89° 20' 50" East along said North line of Section 26, 51 feet to its intersection with the Easterly right of way line of Yellow Bluff Road; thence South 10° 44' 40" West along said Easterly right of way line, 24.58 feet; thence South 89° 13' 40" East, 351.01 feet to a point in the East line of the Northwest 1/4 of the Northwest 1/4 of said Section 26; thence South 0° 01' 20" West along said East line, 1341.15 feet to the Southeast corner of the Northwest 1/4 of the Northwest 1/4 of said Section 26; thence South 0° 23' 20" East, 764.97 feet; thence South 89° 33' 40" West, 212.12 feet for a point of beginning; thence continuing, South 89° 33' 40" West, 100 feet; thence North 0° 01' 20" East, 197.51 feet; thence South 89° 58' 40" East, 100 feet; thence South 0° 01' 20" West, 197.70 feet to the point of beginning.

LESS AND EXCEPT ANY PART IN THE CITY STREET